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Amendment to the Claims

Claims 1-33(Canceled).

Claim 34(Previously Presented). A method for sending cash money transfers at anytime from anyone to a remotely located party, comprising the steps of:

providing a sender with available funds, the available funds being selected from one of: a credit card of the sender and a debit card of the sender, wherein the sender is adapted to be solely a human-sender;

providing a recipient being remotely located from the sender, wherein the recipient is adapted to be solely a human-recipient, wherein the sender and the recipient are different from one another;

communicating an unplanned request for cash funds from the remotely located recipient to the sender;

providing a toll free telephone number to a remotely located IVR(interactive voice response) computer system;

connecting the sender to the IVR(interactive voice response) computer system by a communication medium using the toll free telephone number, the communication medium being selected from one of a phone and a computer modem, the IVR system receives multiple simultaneous calls from different senders and prompts each sender to enter transfer authorization data, the IVR system processes the data in automated modes with software and converts the data to language of existing banks, processors, processing networks and clearing houses, and the IVR system processes the transfer with transmission lines and electronic mediums, the electronic mediums being different from the communication medium;

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providing a national bank escrow account for a Cash Card, the Cash Card having a magnetic stripe, wherein the Cash Card is solely used for paying out cash transfers;

providing the recipient with the Cash Card and PIN number, solely for paying out cash transfers;

authorizing a transfer of cash to the recipient-card by the sender entering responses to automated prompts from the remotely located IVR system, solely through the connection medium;

transferring the cash from accessible funds of the sender to the recipient-card by the sender solely using the connection medium and the IVR system;

providing a remotely located automated terminal, the terminal being selected from one of an existing ATM(automatic teller machine) and an existing POS(point of sale terminal);

physically presenting the recipient-card by the recipient to the remotely located automated terminal; and

physically retrieving the cash by the recipient using the PIN number along with the recipient-card having the magnetic stripe at the remotely located automated terminal; and

repeating the above steps between the different senders and different recipients causing simultaneous cash money transfers from the different senders and the different recipients.

Claim 35(Previously Presented). The method of Claim 34, wherein the communication medium is solely the phone with the sender using the toll-free number on the phone.

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Claim 36(Previously Presented). The method of Claim 34, wherein the authorizing step includes the IVR system prompting the sender to enter the amount to be made available from an ATM in multiples of \$20.00.

Claim 37(Previously Presented). The method of Claim 34, further comprising the step of:

automatically computing a transfer charge fee solely for each sender.

Claim 38(Previously Presented). The method of Claim 37, further comprising the step of:

communicating the transfer charge fee from the IVR system to the sender before the transferring of the cash from the available funds of the sender.

Claim 39(Previously Presented). The method of Claim 38, wherein the authorizing step further includes the step of: authorizing the transfer of the cash and the payment of the transfer charge fee after the sender affirmatively responds to additional prompts from the IVR system, and agrees to the cash transfer and to pay the transfer charge.

Claim 40(Canceled).

Claim 41(Previously Presented). The method of Claim 34, wherein the authorizing step further includes the step of the sender: entering the magnetic stripe card number of the recipient-card that is to be used to retrieve the cash value.

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Claim 42(Previously Presented). The method of Claim 34, wherein the IVR system processes the transfer without any pre-established account link between the sender and the recipient.

Claim 43(Previously Presented). The method of Claim 34, wherein, the IVR system takes monies from the sender's available funds with a split deposit to process an authorized cash transfer, plus a reserve for a terminal surcharge to the recipient-card account and the balance to an income account.

Claim 44(Previously Presented). The method of Claim 34, wherein the unplanned request for cash funds is an emergency request.

Claim 45(Previously Presented). The method of Claim 34, wherein the step of physically retrieving the cash includes the step of the recipient:

entering the recipient card number and the PIN number of the recipient-card to provide for secure receipt by the recipient who is in possession of both the recipient-card with the magnetic stripe and the PIN number associated with the recipient-card.

Claim 46(Previously Presented). The method of Claim 34, wherein the method virtually simultancously implements ATM pay-out and payment of any ATM surcharge.

Claim 47(Previously Presented). The method of Claim 34, wherein the method transfers any excess surcharge rescrve to an excess transfer reserve income account.

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Claims 48-50(Canceled).

Claim 51(Previously Presented). The method of Claim 34, further comprising the step of:

automatically and virtually simultaneously transferring the cash transferred to the recipient plus a reserve for a terminal charge, from the available funds of the sender to the national bank escrow account so that the bank escrow account temporarily holds the cash.

Claim 52(Previously Presented). The method of Claim 51, further comprising the step of:

automatically and virtually simultaneously transferring the cash from the bank escrow account to the remotely located automated terminal account when the recipient is using the Cash Card.

Claim 53(Previously Presented). The method of Claim 50, further including the step of the recipient: selecting the PIN number of the Cash Card, and including the step of the sender:

entering the PIN number in response to additional prompts from the IVR system.

Claim 54(Previously Presented). The method of Claim 34, wherein, the Cash Card includes:

a second magnetic stripe on a back side to be used as at least one of: a prepaid phone card, a credit card and a debit card.

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Claim 55(Previously Presented). The method of Claim 34, wherein the method includes the step of: providing for receiving cash automatically in other than the currency of origin at the current foreign rate of exchange at a payout time.

Claim 56(Previously Presented). The method of Claim 34, wherein the communication medium is solely through the internet.

Claim 57(Previously Presented). The method of Claim 34, wherein the method and the IVR system will provide that all transaction related information that will need to be used by both the sender and the recipient, will be conveyed by the recipient to the sender.

Claim 58(Previously Presented). The method of Claim 34, wherein the method of the sending cash money transfers is not in response to a pre-existing transactional relationship between the sender and the recipient, and wherein the method of the sending cash money transfers is not from a sales transaction where a seller receives payment from a buyer, and wherein the method of sending cash money is not a "wire transfer" and wherein the method of sending cash money does not require a pre-existing account link with the existing ATM .

Claim 59(Previously Presented). The method of Claim 34, further comprising the steps of:

providing that no business and no transaction information will be conveyed by the sender to the recipient since the recipient is in possession of both the recipient-card and

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the PIN number associated with the recipient-card , and the recipient does not communicate with the computer system prior to access of the transferred cash.

Claim 60(Previously Presented). The method of Claim 34, wherein the sender closes a Cash Card account for the Cash Card by telephone, and requests a refund for any remaining amount in the Cash Card account.

Claim 61(Previously Presented). A method for transferring money funds from senders to recipients, each sender adapted to be solely a human-sender, and each recipient adapted to be solely a human-recipient, consisting of the steps of:

- providing each sender with available funds, the available funds being selected from one of: a credit card of the sender and a debit card of the sender;

- providing a toll free telephone number to a remotely located IVR(interactive voice response) computer process ;

- providing for each recipient to remotely communicate an unplanned request to the sender for emergency cash, the recipient being different from the sender and the recipient being physically located apart from the sender;

- connecting the sender to the remotely located IVR computer process by a connection medium using the toll free number in response to the communicated request, the connection medium being selected solely from one of a phone and a computer modem;

- providing a national bank escrow account for a Cash Card, the Cash Card having a magnetic stripe, wherein the Cash Card is solely used for paying out cash transfers;

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providing the recipient with the Cash Card and PIN number for solely paying out cash transfers;

determining cash to distribute to the recipient-card by the sender entering responses to automated prompts from the remotely located IVR system, solely through the connection medium and the IVR computer process ;

physically presenting the recipient-card by the recipient to a remote automated terminal, the remote automated terminal being solely selected from at least one of: an existing ATM (automated teller machine) and an existing POS (point of sale terminal);

transferring the cash from accessible funds of the sender to the national bank escrow account by the sender solely using the connection medium and the IVR computer process ;

physically retrieving the cash transferred to the recipient-card by the recipient at the remote terminal presenting the recipient-card and PIN; and

providing that no business and transaction information will be conveyed by the sender to the recipient since the recipient is in possession of both the recipient-card and the PIN number associated with the recipient-card, wherein the method for transferring of the money funds is not in response to a pre-existing transactional relationship between the sender and the recipient, and wherein the method for transferring of the cash is not from a sales transaction where a seller receives the payment from a buyer and

repeating the above steps causing simultaneous money fund transfers from the different senders and different recipients.

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Claim 62(Previously Presented). The method of claim 42, wherein the IVR computer system processes the data in automated modes with software and converts the data to language of existing banks, processors, processing networks and clearing houses.

Claim 63(Previously Presented). The method of claim 61, wherein the IVR computer process processes the transfer without any pre-established account link between the sender and the recipient, and wherein the IVR computer process processes the data in automated modes with software and converts the data to language of existing banks, processors, processing networks and clearing houses.

Claim 64(Canceled).

Claim 65(Previously Presented). The method of Claim 61, wherein, the Cash Card includes:

a second magnetic stripe on a back side to be used as at least one of: a prepaid phone card, a credit card and a debit card.

Claim 66(New). The method of Claim 34, wherein the authorizing step further includes the step of the sender: entering sender's credit card account and debit card account numbers to be processed through the communication medium associated with one of the credit card of the sender and the debit card of the sender.